

4529-97323 PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.	: 10/577,610)	Confirmation No.: 5371
Applicant	: GENDELMAN)	
Filed	: 25 September 2006)	
Art Unit	: 3691)	
Examiner	: KANERVO)	
Docket No.	: 4529-97323)	
Customer No.:	24628)	
Title:	PREPAID DEBIT CARD PROCESSING)	

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

AMENDMENT

Dear Sir:

The Office Action of 22 January 2009 has been carefully reviewed and the following amendments and remarks are made in response thereto:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.